PATENT ABSTRACTS OF JAPAN

(54) **AUTOMATIC CASH TRANSACTION DEVICE**

(57) Abstract:

PURPOSE: To prevent a fact that it becomes impossible to debit public utility charges, etc., due to balance shortage caused by drawing a deposit by calculating a payable amount by subtracting a debit amount from the deposit balance, and displaying it on an indicator.

CONSTITUTION: A CPU 2 calculates a payable amount, based on the deposit balance and received/paid money data. In this operation, first of all, whether money is paid due to an automatic debit or not before the next money receiving day is discriminated. For instance, in the case the present is the 12th day, a telephone charge is debited before the 20th day when the next salary is subjected to fund transfer. Also, the amount of the month concerned of a debit of this telephone charge is estimated as ¥ 7, 980, based on an average amount of a debit amount in the past one year. Subsequently, by subtracting this debit estimated amount from the deposit amount, a payable amount is obtained. When the deposit balance at the present time point is, for instance, ¥50,000, ¥42,020 becomes a payable amount by subtracting ¥7,980 of the estimated amount. The payable amount calculated in such a manner is displayed on a CRT 8 together with the deposit balance.